



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** CITIZENS FINANCIAL GROUP, INC.

**City/State** PROVIDENCE, RI

## Bank Holding Company Information

Federal Reserve District: 1

Consolidated Assets (\$000): 185,540,963

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**CITIZENS FINANCIAL GROUP, INC.**  
**ONE CITIZENS PLAZA**  
  
**PROVIDENCE, RI 02903**

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BHC Name

City/State

## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	183,637,956	173,590,171	176,434,423	162,863,617	155,756,231
Net income (\$000)	1,259,432	286,955	1,057,451	1,790,538	1,721,470
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.45	2.65	31	2.69	2.84	33	2.61	2.77	34	2.85	3.01	34	2.93	3.08	34
+ Non-interest income	1.11	1.11	56	1.24	1.14	60	1.31	1.21	60	1.14	1.32	53	1.01	1.31	42
- Overhead expense	2.19	2.24	51	2.33	2.63	42	2.37	2.57	45	2.33	2.69	32	2.33	2.71	28
- Provision for credit losses	-0.38	-0.15	15	1.18	0.85	75	0.81	0.51	84	0.27	0.15	81	0.21	0.14	76
+ Securities gains (losses)	0.01	0.01	68	0	0.03	51	0	0.02	44	0.01	0.01	70	0.01	0	89
+ Other tax equivalent adjustments	-0.01	0	3	-0.01	0	3	-0.01	0	4	-0.01	0	2	0	0	45
= Pretax net operating income (tax equivalent)	1.76	1.79	54	0.41	0.64	25	0.74	1.04	24	1.39	1.56	34	1.41	1.57	35
Net operating income	1.37	1.36	56	0.33	0.48	28	0.60	0.81	27	1.10	1.19	35	1.11	1.24	32
Net income	1.37	1.35	56	0.33	0.50	28	0.60	0.82	27	1.10	1.19	35	1.11	1.24	32
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.92	3.14	34	3.58	3.78	33	3.33	3.55	32	4.21	4.41	35	4.07	4.24	38
Interest expense	0.22	0.27	46	0.64	0.66	53	0.48	0.52	51	1.07	1.08	53	0.86	0.86	57
Net interest income (tax equivalent)	2.69	2.85	34	2.94	3.10	35	2.85	3.01	36	3.14	3.33	33	3.21	3.38	34
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.37	0.13	90	0.45	0.28	78	0.54	0.27	82	0.36	0.21	80	0.28	0.22	73
Earnings coverage of net loan and lease losses (X)	5.72	4.52	25	4.84	21.56	26	3.94	22.91	17	6.26	24.40	24	7.92	21.75	29
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.59	1.39	71	1.94	1.51	78	1.97	1.58	77	1.05	0.83	77	1.06	0.90	74
Allowance for loan and lease losses / Total loans and leases	1.54	1.37	71	1.86	1.48	77	1.91	1.55	75	1.02	0.81	74	1.06	0.89	75
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.63	59	0.78	0.66	66	0.85	0.71	68	0.62	0.57	61	0.67	0.61	62
30-89 days past due loans and leases / Total loans and leases	0.41	0.27	79	0.50	0.36	74	0.54	0.39	75	0.53	0.43	70	0.56	0.44	71
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-3.94	-1.82	44	7.55	6.94	53	1.04	3.20	47	16.13	14.45	58	17.47	16.62	59
Net short-term noncore funding dependence	-6.46	-8.21	50	3.30	-2.29	64	-2.94	-4.76	53	8.44	3.38	60	7.84	4.66	52
Net loans and leases / Total assets	66.99	59.81	70	71.46	63.21	74	68.38	61.58	68	72.86	63.77	73	72.36	63.98	72
<b>Capitalization</b>															
Tier 1 leverage ratio	9.66	9.11	71	9.26	9.03	61	9.45	9.13	63	10	9.76	61	10.01	9.71	61
Holding company equity capital / Total assets	12.50	10.88	74	12.44	11.06	71	12.34	11.16	69	13.37	12.43	62	12.93	12.22	66
Total equity capital (including minority interest) / Total assets	12.50	11.01	72	12.44	11.18	68	12.34	11.29	68	13.37	12.57	62	12.93	12.27	66
Common equity tier 1 capital / Total risk-weighted assets	10.28	12.69	13	9.61	12.01	11	9.95	12.38	12	10.01	12.17	20	10.63	12.12	28
Net loans and leases / Equity capital (X)	5.36	5.51	47	5.75	5.78	51	5.54	5.58	51	5.45	5.21	59	5.60	5.29	57
Cash dividends / Net income	31	25.30	62	134.52	60.26	90	73.75	42.30	90	38.47	33.12	57	29.05	27.31	48
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	2.94	9.29	30	10.35	17.07	26	10.62	16.68	34	3.16	9.26	30	5.43	7	54
Equity capital	3.48	9.31	25	1.82	6.16	36	2.13	6.99	27	6.65	10.49	45	2.69	7.89	36
Net loans and leases	-3.50	0.79	39	9.44	13.26	44	3.82	9.07	34	3.88	9.10	29	5.97	7.89	47
Noncore funding	-55.51	-23.76	8	-24.68	-2.41	18	-40.29	-12.18	17	-6.79	6.59	26	18.70	10.67	71
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	13.34	11.05	69	15.74	13.39	69	15.18	13.56	69	11.19	13.04	62	9.55	13.37	58
Equity investment in subsidiaries / Equity capital	97.57	103.07	18	99.16	103.11	21	98.22	102.81	22	99.41	103.22	25	99.31	103.10	26
Cash from ops + noncash items + op expense / Op expense + dividends	148.42	130.64	62	91.63	154.33	28	119.29	147.24	42	162.56	190.27	45	289.62	174.91	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,144,076	2,509,795	4,765,017	5,441,058	4,976,303	-14.57	23.89
Income from lease financing receivables.....	25,250	34,200	63,996	76,595	82,364	-26.17	-46.96
Fully taxable income on loans and leases.....	2,169,323	2,543,995	4,829,002	5,517,627	5,058,612	-14.73	22.00
Tax-exempt income on loans and leases.....	3	0	11	26	55		-95.65
Estimated tax benefit on income on loans and leases.....	547	0	1,186	3,239	5,507		-90.13
Income on loans and leases (tax equivalent).....	2,169,873	2,543,995	4,830,199	5,520,892	5,064,174	-14.71	21.65
Investment interest income (tax equivalent).....	254,442	277,653	519,757	636,254	651,448	-8.36	-10.36
Interest on balances due from depository institutions.....	5,364	6,149	10,299	30,083	29,133	-12.77	48.05
Interest income on other earning assets.....	7,932	11,193	17,346	30,086	43,449	-29.13	-38.32
Total interest income (tax equivalent).....	2,437,611	2,838,990	5,377,601	6,217,315	5,788,204	-14.14	16.96
Interest on time deposits of \$250K or more.....	5,670	27,769	41,861	89,490	53,465	-79.58	
Interest on time deposits < \$250K.....	20,698	107,889	157,378	334,621	234,765	-80.82	
Interest on foreign office deposits.....	123	1,477	1,954	2,374	1,247	-91.67	-83.82
Interest on other deposits.....	65,717	214,637	309,117	729,274	495,724	-69.38	-12.84
Interest on other borrowings and trading liabilities.....	61,005	121,942	190,218	350,151	363,258	-49.97	51.57
Interest on subordinated debt and mandatory convertible securities.....	32,798	34,730	70,351	69,457	77,955	-5.56	-56.31
Total interest expense.....	186,011	508,444	770,879	1,575,367	1,226,414	-63.42	-21.82
Net interest income (tax equivalent).....	2,251,600	2,330,546	4,606,722	4,641,948	4,561,790	-3.39	21.96
Non-interest income.....	1,017,608	1,078,449	2,303,770	1,849,292	1,571,987	-5.64	50.56
Adjusted operating income (tax equivalent).....	3,269,208	3,408,995	6,910,492	6,491,240	6,133,777	-4.10	29.62
Overhead expense.....	2,009,571	2,025,519	4,173,489	3,800,106	3,623,057	-0.79	22.50
Provision for credit losses.....	-353,300	1,027,489	1,431,089	439,252	322,784		
Securities gains (losses).....	6,187	3,085	4,452	17,465	16,116	100.55	39.38
Other tax equivalent adjustments.....	-6,751	-6,758	-9,890	-10,912	0		
Pretax net operating income (tax equivalent).....	1,612,378	352,344	1,300,506	2,258,443	2,203,931	357.61	127.69
Applicable income taxes.....	352,400	65,158	240,655	459,631	461,935	440.84	55.27
Tax equivalent adjustments.....	546	231	2,400	8,274	20,526	136.36	-96.31
Applicable income taxes (tax equivalent).....	352,946	65,389	243,055	467,905	482,461	439.76	46.00
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	1,259,432	286,955	1,057,451	1,790,538	1,721,470	338.90	170.03
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,259,432	286,955	1,057,451	1,790,538	1,721,470	338.90	170.03
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,259,432	286,955	1,057,451	1,790,538	1,721,470	338.90	170.03
Investment securities income (tax equivalent).....	254,442	277,653	519,757	636,254	651,448	-8.36	-10.36
US Treasury and agency securities (excluding mortgage-backed securities).....	6	356	421	1,941	218	-98.31	-78.57
Mortgage-backed securities.....	234,804	269,622	500,064	614,740	632,963	-12.91	-14.44
All other securities.....	19,632	7,675	19,272	19,573	18,267	155.79	108.61
Cash dividends declared.....	390,453	386,016	779,843	688,833	500,082	1.15	216.30
Common.....	334,567	336,471	672,211	615,873	471,460	-0.57	187.01
Preferred.....	55,886	49,545	107,632	72,960	28,622	12.80	712.89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.65	2.92	27	3.27	3.46	31	3.05	3.27	27	3.82	4	32	3.72	3.87	38
Less: Interest expense .....	0.20	0.25	46	0.59	0.61	54	0.44	0.48	50	0.97	0.98	53	0.79	0.79	59
Equals: Net interest income (tax equivalent) .....	2.45	2.65	31	2.69	2.84	33	2.61	2.77	34	2.85	3.01	34	2.93	3.08	34
Plus: Non-interest income .....	1.11	1.11	56	1.24	1.14	60	1.31	1.21	60	1.14	1.32	53	1.01	1.31	42
Equals: adjusted operating income (tax equivalent) .....	3.56	3.82	40	3.93	4.05	45	3.92	4.04	45	3.99	4.41	29	3.94	4.46	26
Less: Overhead expense .....	2.19	2.24	51	2.33	2.63	42	2.37	2.57	45	2.33	2.69	32	2.33	2.71	28
Less: Provision for credit losses .....	-0.38	-0.15	15	1.18	0.85	75	0.81	0.51	84	0.27	0.15	81	0.21	0.14	76
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0.01	68	0	0.03	51	0	0.02	44	0.01	0.01	70	0.01	0	89
Plus: other tax equivalent adjustments .....	-0.01	0	3	-0.01	0	3	-0.01	0	4	-0.01	0	2	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.76	1.79	54	0.41	0.64	25	0.74	1.04	24	1.39	1.56	34	1.41	1.57	35
Less: Applicable income taxes (tax equivalent) .....	0.38	0.41	42	0.08	0.16	22	0.14	0.23	23	0.29	0.36	29	0.31	0.33	43
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.37	1.36	56	0.33	0.48	28	0.60	0.81	27	1.10	1.19	35	1.11	1.24	32
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.37	1.35	56	0.33	0.50	28	0.60	0.82	27	1.10	1.19	35	1.11	1.24	32
Memo: Net income (last four quarters) .....	1.12	1.25	38	0.70	0.81	32	0.60	0.82	27	1.10	1.19	35	1.11	1.24	32
Net income—BHC and noncontrolling (minority) interest .....	1.37	1.37	56	0.33	0.50	26	0.60	0.83	27	1.10	1.20	35	1.11	1.25	32
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.07	93.15	24	91.28	91.74	46	91.53	92.32	37	90.66	91.05	45	91.30	91.48	50
Average interest-bearing funds / Average assets .....	61.05	62.32	47	65.74	65.48	53	64.21	64.06	53	67.01	65.57	59	66.47	65.56	60
Interest income (tax equivalent) / Average earning assets .....	2.92	3.14	34	3.58	3.78	33	3.33	3.55	32	4.21	4.41	35	4.07	4.24	38
Interest expense / Average earning assets .....	0.22	0.27	46	0.64	0.66	53	0.48	0.52	51	1.07	1.08	53	0.86	0.86	57
Net interest income (tax equivalent) / Average earning assets .....	2.69	2.85	34	2.94	3.10	35	2.85	3.01	36	3.14	3.33	33	3.21	3.38	34
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.41	4.05	18	3.98	4.44	21	3.76	4.27	20	4.61	5.09	21	4.43	4.95	19
Interest-bearing bank balances .....	0.09	0.11	18	0.30	0.50	23	0.16	0.27	19	1.27	2.04	13	1.02	1.64	12
Federal funds sold and reverse repos .....		0.26			0.94			0.68		6.54	2.44	97		2.17	
Trading assets .....	0.40	0.42	69	0.50	0.67	64	0.40	0.60	63	1.02	0.99	61	1.69	1.11	61
Total earning assets .....	2.91	3.11	35	3.57	3.74	35	3.32	3.51	32	4.20	4.36	37	4.06	4.20	42
Investment securities (tax equivalent) .....	1.91	1.80	57	2.28	2.51	31	2.13	2.25	38	2.56	2.76	35	2.59	2.68	44
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.11	1.28	4	2.77	2.01	84	2.32	1.75	78	2.20	2.32	48	1.46	2.05	12
Mortgage-backed securities .....	1.79	1.56	70	2.20	2.33	30	2.05	2.05	48	2.50	2.61	36	2.53	2.50	52
All other securities .....	4.21	2.91	84	280.21	3.48	99	4.47	3.24	84	307.52	4.06	97	239.18	4.20	98
Interest-bearing deposits .....	0.18	0.24	38	0.70	0.70	58	0.51	0.53	53	1.23	1.10	62	0.91	0.81	64
Time deposits of \$250K or more .....	0.45	0.76	20	1.10	1.67	11	0.96	1.42	16	1.44	1.96	14	1.12	1.44	23
Time deposits < \$250K .....	0.80	0.72	62	1.89	1.58	74	1.67	1.36	75	2.38	1.82	86	1.81	1.29	85
Other domestic deposits .....	0.14	0.17	48	0.52	0.50	58	0.36	0.36	53	0.99	0.93	57	0.72	0.67	63
Foreign deposits .....	0.13	0.12	62	0.40	0.59	35	0.33	0.42	42	0.70	1.19	33	0.47	0.97	28
Federal funds purchased and repos .....	0.10	0.19	43	0.52	0.85	32	0.34	0.62	29	1.37	1.86	35	0.95	1.51	33
Other borrowed funds and trading liabilities .....	1.74	1.31	66	2.05	1.62	73	1.89	1.50	71	2.74	2.38	69	2.57	2.28	69
All interest-bearing funds .....	0.33	0.40	43	0.89	0.92	53	0.68	0.74	51	1.44	1.49	51	1.18	1.19	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	1,017,608	1,078,449	2,303,770	1,849,292	1,571,987
Fiduciary activities income	24,556	22,227	45,169	42,766	26,234
Service charges on deposit accounts - domestic	191,753	194,176	386,386	493,211	505,778
Trading revenue	23,329	41,498	75,757	81,597	57,157
Investment banking fees and commissions	165,052	126,422	275,302	233,744	192,679
Insurance activities revenue	1,857	1,909	3,985	4,521	2,363
Venture capital revenue	0	0	0	0	0
Net servicing fees	27,810	31,845	48,514	81,676	33,972
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	229,565	394,394	893,964	215,581	84,156
Other non-interest income	353,686	265,978	574,693	696,196	669,648
Total overhead expenses	2,009,571	2,025,519	4,173,489	3,800,106	3,623,057
Personnel expense	1,073,882	1,065,129	2,129,402	2,033,144	1,888,005
Net occupancy expense	327,802	315,425	628,887	614,398	590,507
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,820	5,724	10,732	10,568	2,672
Other operating expenses	603,067	639,241	1,404,468	1,141,996	1,141,873
Fee income on mutual funds and annuities	87,730	71,369	148,778	149,174	143,351
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	17,472	18,312	17,584	17,997	18,140
Average personnel expense per employee	61.46	58.17	121.10	112.97	104.08
Average assets per employee	10,510.41	9,479.59	10,033.80	9,049.49	8,586.34

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	8.62	2.15	95	6.62	2.20	88	6.46	2.02	91	8.07	2.72	89	9.12	3.08	89
Overhead expenses / Net Interest Income + non-interest income	61.61	59.03	60	59.54	63.28	42	60.50	62.28	45	58.72	61.29	43	59.27	60.88	42
<b>Percent of Average Assets</b>															
Total overhead expense	2.19	2.24	51	2.33	2.63	42	2.37	2.57	45	2.33	2.69	32	2.33	2.71	28
Personnel expense	1.17	1.25	40	1.23	1.31	41	1.21	1.30	44	1.25	1.41	34	1.21	1.44	30
Net occupancy expense	0.36	0.24	93	0.36	0.26	85	0.36	0.26	86	0.38	0.28	84	0.38	0.28	84
Other operating expenses	0.66	0.73	50	0.74	0.99	33	0.80	0.94	52	0.71	0.97	29	0.73	0.97	29
Overhead less non-interest income	1.08	1.10	42	1.09	1.36	29	1.06	1.25	36	1.20	1.32	38	1.32	1.38	41
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	61.47	58.45	63	59.42	62.83	43	60.39	61.82	48	58.54	60.64	45	59.07	60.37	46
Personnel expense	32.85	33.10	43	31.24	32.43	37	30.81	32.36	36	31.32	32.39	40	30.78	32.51	36
Net occupancy expense	10.03	6.33	90	9.25	6.65	87	9.10	6.58	86	9.47	6.52	90	9.63	6.48	93
Other operating expenses	18.59	18.60	54	18.92	23.06	42	20.48	22.28	55	17.76	21.20	32	18.66	20.90	37
Total non-interest income	31.13	28.18	61	31.64	27.40	64	33.34	28.83	63	28.49	29.23	60	25.63	28.50	50
Fiduciary activities income	0.75	2.24	36	0.65	2.10	35	0.65	2.09	36	0.66	1.97	40	0.43	2.14	36
Service charges on domestic deposit accounts	5.87	3.19	89	5.70	3.35	86	5.59	3.27	85	7.60	3.88	95	8.25	4.15	94
Trading revenue	0.71	0.72	70	1.22	1.60	67	1.10	1.28	68	1.26	1.18	71	0.93	0.85	73
Investment banking fees and commissions	5.05	2.52	82	3.71	2.64	77	3.98	2.46	79	3.60	3.54	76	3.14	3.42	73
Insurance activities revenue	0.06	0.37	47	0.06	0.39	47	0.06	0.41	48	0.07	0.47	47	0.04	0.47	43
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.85	0.55	74	0.93	-0.20	90	0.70	0.01	86	1.26	0.28	89	0.55	0.65	61
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	7.02	3.83	78	11.57	2.89	92	12.94	3.92	88	3.32	1.86	76	1.37	1.61	58
Other non-interest income	10.82	9.26	70	7.80	9.31	46	8.32	9.65	50	10.73	10.04	67	10.92	9.86	66
Overhead less non-interest income	30.34	29.94	44	27.78	34.19	28	27.06	31.93	31	30.05	31.06	38	33.44	31.46	50
Applicable income taxes / Pretax net operating income (tax equivalent)	21.86	21.54	49	18.49	18.39	43	18.50	18.63	42	20.35	20.56	51	20.96	19.04	64
Applicable income tax + TE / Pretax net operating income + TE	21.89	23.10	34	18.56	22.75	15	18.69	21.18	23	20.72	23.23	26	21.89	21.56	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	53,244,807	53,138,958	53,656,416	51,874,550	50,423,188	0.20	19.23
Commercial and industrial loans	38,536,527	43,498,330	39,866,643	36,533,272	35,971,002	-11.41	27.41
Loans to individuals	29,710,350	28,320,577	29,061,320	27,541,729	24,974,058	4.91	39.31
Loans to depository institutions and acceptances of other banks	111,689	200,100	99,103	151,122	518	-44.18	537.39
Agricultural loans	0	0	0	0	0		
Other loans and leases	4,643,896	6,096,672	5,397,737	6,171,436	6,376,201	-23.83	-42.86
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	126,247,269	131,254,637	128,081,219	122,272,109	117,744,967	-3.82	20.95
Less: Allowance for loan and lease losses	1,947,098	2,447,575	2,442,978	1,251,717	1,242,352	-20.45	56.31
Net loans and leases	124,300,171	128,807,062	125,638,241	121,020,392	116,502,615	-3.50	20.53
Debt securities that reprice or mature in over 1 year	24,646,733	23,881,011	23,758,444	23,017,017	23,164,606	3.21	13.65
Mutual funds and equity securities	79,857	49,639	65,272	46,286	180,729	60.88	
Subtotal	149,026,761	152,737,712	149,461,957	144,083,695	139,847,950	-2.43	19.40
Interest-bearing bank balances	11,800,607	6,627,483	11,870,956	2,487,803	3,135,907	78.06	248.14
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	2,647,289	1,118,223	2,418,468	797,376	895,267	136.74	51.47
Trading assets	1,844,222	2,278,388	1,983,847	969,792	544,752	-19.06	96.64
Total earning assets	165,318,879	162,761,806	165,735,228	148,338,666	144,423,876	1.57	26.30
Non-interest-bearing cash and due from depository institutions	1,360,706	1,316,718	1,328,190	1,438,393	1,523,829	3.34	13.12
Premises, fixed assets, and leases	1,508,796	1,461,276	1,559,324	1,459,999	791,239	3.25	173.94
Other real estate owned	19,455	29,821	15,776	38,097	28,998	-34.76	-58.15
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	17,333,127	14,675,947	15,090,022	14,814,735	14,236,745	18.11	34.62
Total assets	185,540,963	180,245,568	183,728,540	166,089,890	161,004,687	2.94	27.46
Quarterly average assets	184,693,133	179,701,245	180,988,018	165,105,996	159,150,631	2.78	29.78
Average loans and leases (YTD)	127,345,836	127,903,628	128,340,683	119,675,394	114,287,130	-0.44	24.73
<b>Memoranda</b>							
Loans held-for-sale	3,580,551	4,810,934	3,854,622	3,161,171	1,068,056	-25.57	350.17
Loans not held-for-sale	122,666,718	126,443,703	124,226,597	119,110,938	116,676,911	-2.99	18.43
Real estate loans secured by 1-4 family	35,386,257	35,535,802	35,775,153	34,745,134	33,790,315	-0.42	11.30
Commercial real estate loans	17,858,550	17,603,156	17,881,263	17,129,416	16,628,931	1.45	38.82
Construction and land development	5,151,838	3,923,562	4,555,768	3,522,169	4,024,036	31.31	103.99
Multifamily	983,259	1,017,155	1,056,726	1,161,904	791,702	-3.33	62.90
Nonfarm nonresidential	11,723,453	12,662,439	12,268,769	12,445,343	11,813,193	-7.42	20.42
Real estate loans secured by farmland	0	0	0	0	3,942		
Total investment securities	27,373,879	25,048,873	26,242,184	23,860,679	24,240,602	9.28	16.81
U.S. Treasury securities	10,623	10,725	10,729	70,678	23,983	-0.95	-29.05
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	2,760	4,250	3,217	4,574	5,031	-35.06	-67.97
Mortgage-backed securities	26,278,700	24,982,994	25,269,597	23,737,713	24,028,893	5.19	12.27
Asset-backed securities	1,001,939	1,265	893,369	1,428	1,966	79104.66	32044.34
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	79,857	49,639	65,272	46,286	180,729	60.88	
Available-for-sale securities	24,583,025	22,143,732	22,942,361	20,612,675	19,894,929	11.02	33.16
U.S. Treasury securities	10,623	10,725	10,729	70,678	23,983	-0.95	-29.05
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	2,760	4,250	3,217	4,574	5,031	-35.06	-67.97
Mortgage-backed securities	24,391,769	22,127,492	22,927,391	20,535,995	19,863,949	10.23	32.31
Asset-backed securities	177,873	1,265	1,024	1,428	1,966	13961.11	5606.54
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	79,488	153,468	121,960	39,806	-124,258	-48.21	-51.42
Available-for-sale securities appreciation (depreciation)	164,884	679,390	577,737	95,945	-580,627	-75.73	-54.26
Structured notes, fair value	0	0	0	0	0		
Pledged securities	5,355,867	4,829,371	4,510,323	4,597,039	4,552,777	10.90	-12.59

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,864,996	5,884,988	9,446,340	3,998,072	6,876,057	50.64	13.43
NOW, ATS and transaction accounts	10,162,992	8,219,834	8,955,705	7,690,262	5,969,141	23.64	67.22
Time deposits less brokered deposits < \$250K	3,474,642	3,472,873	1,783,020	5,823,482	6,610,499	0.05	
MMDA and other savings accounts	125,506,531	115,646,804	119,638,411	95,316,887	87,885,067	8.53	57.47
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	148,009,161	133,224,499	139,823,476	112,828,703	107,340,764	11.10	52.27
Time deposits of \$250K or more	1,969,483	4,127,234	3,165,604	5,848,036	5,153,006	-52.28	
Foreign deposits	240,093	572,387	242,208	364,592	201,430	-58.05	-79.61
Federal funds purchased and repos	51,674	250,795	230,902	265,081	1,155,574	-79.40	-92.79
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,807,493	2,454,172	2,087,351	2,735,709	1,783,505	-26.35	-34.59
Other borrowings w/remaining maturity over 1 year	3,637,194	5,802,670	5,791,463	10,620,358	12,796,620	-37.32	-60.95
Brokered deposits < \$250K	873,788	6,078,889	4,328,393	6,702,790	7,379,923	-85.63	
Noncore funding	8,579,725	19,286,147	15,845,921	26,536,566	28,470,058	-55.51	-61.29
Trading liabilities	126,938	187,234	121,326	117,651	269,688	-32.20	-83.14
Subordinated notes and debentures + trust preferred securities	1,554,826	1,639,660	1,551,935	1,639,288	1,638,546	-5.17	-37.82
Other liabilities	4,071,894	3,489,776	3,712,717	2,766,313	2,469,120	16.68	49.74
Total liabilities	162,342,544	157,827,316	161,055,375	143,888,521	140,188,176	2.86	29.52
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	2,013,874	1,964,870	1,965,049	1,569,788	839,563	2.49	714.98
Common stock	5,710	5,695	5,699	5,682	5,668	0.26	1.17
Common surplus	18,964,385	18,907,596	18,939,664	18,890,593	18,815,088	0.30	1.22
Retained earnings	7,313,965	6,068,318	6,444,987	6,498,131	5,385,159	20.53	224.19
Accumulated other comprehensive income	-381,167	95,121	-58,886	-409,477	-1,095,620		
Other equity capital components	-4,718,348	-4,623,348	-4,623,348	-4,353,348	-3,133,347		
Total holding company equity capital	23,198,419	22,418,252	22,673,165	22,201,369	20,816,511	3.48	14.69
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	23,198,419	22,418,252	22,673,165	22,201,369	20,816,511	3.48	14.69
Total liabilities and capital	185,540,963	180,245,568	183,728,540	166,089,890	161,004,687	2.94	27.46
<b>Memoranda</b>							
Non-interest-bearing deposits	48,508,216	41,330,772	44,695,355	29,932,748	30,196,407	17.37	75.54
Interest-bearing deposits	102,584,309	102,672,237	102,864,326	95,811,373	89,878,716	-0.09	29.95
Total deposits	151,092,525	144,003,009	147,559,681	125,744,121	120,075,123	4.92	41.77
Long-term debt that reprices within 1 year	249,629	798,470	798,845	798,094	1,047,534	-68.74	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	22,673,165	22,201,369	22,201,369	20,816,511	20,270,492		
Accounting restatements	0	-330,751	-330,751	11,266	0		
Net income	1,259,432	286,955	1,057,451	1,790,538	1,721,470		
Net sale of new perpetual preferred stock	48,825	395,082	395,260	730,225	592,455		
Net sale of new common stock	24,731	17,015	49,087	75,519	34,431		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	95,000	270,000	270,000	1,220,000	1,025,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	390,453	386,016	779,843	688,833	500,082		
Change in other comprehensive income	-322,281	504,598	350,592	686,143	-277,255		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	23,198,419	22,418,252	22,673,165	22,201,369	20,816,511		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	28.70	36.32	30	29.48	36.22	33	29.20	36.22	33	31.23	37.78	37	31.32	37.19	37
Commercial and industrial loans	20.77	12.25	85	24.13	14.99	88	21.70	13.52	86	22	12.02	87	22.34	12.85	84
Loans to individuals	16.01	3.48	91	15.71	3.53	94	15.82	3.40	94	16.58	4.20	92	15.51	4.31	91
Loans to depository institutions and acceptances of other banks	0.06	0.01	89	0.11	0.04	85	0.05	0.03	85	0.09	0.04	84	0	0.05	59
Agricultural loans	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	2.50	4.22	39	3.38	4.66	49	2.94	4.63	46	3.72	5.01	46	3.96	5	47
Net loans and leases	66.99	59.81	70	71.46	63.21	74	68.38	61.58	68	72.86	63.77	73	72.36	63.98	72
Debt securities over 1 year	13.28	17.61	34	13.25	14.01	46	12.93	15.55	35	13.86	14.60	51	14.39	14.63	52
Mutual funds and equity securities	0.04	0.06	59	0.03	0.05	53	0.04	0.05	55	0.03	0.06	53	0.11	0.06	78
Subtotal	80.32	78.32	49	84.74	78.43	72	81.35	78.16	55	86.75	79.65	72	86.86	79.97	73
Interest-bearing bank balances	6.36	9.11	32	3.68	6.78	27	6.46	7.51	42	1.50	3.06	36	1.95	3.04	45
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.43	1.53	59	0.62	1.83	32	1.32	1.68	51	0.48	1.91	29	0.56	1.96	28
Trading assets	0.99	0.60	81	1.26	1.09	78	1.08	1.01	77	0.58	1.19	72	0.34	1.33	72
Total earning assets	89.10	91.43	21	90.30	90.72	44	90.21	91.05	42	89.31	89.53	46	89.70	89.74	48
Non-interest cash and due from depository institutions	0.73	1.01	31	0.73	1.08	23	0.72	1.07	23	0.87	1.14	28	0.95	1.21	31
Other real estate owned	0.01	0.02	56	0.02	0.03	53	0.01	0.02	41	0.02	0.03	53	0.02	0.04	38
All other assets	10.17	7.50	83	8.97	8.16	62	9.07	7.82	68	9.82	9.27	60	9.35	8.98	54
<b>Memoranda</b>															
Short-term investments	7.79	12.01	31	4.30	10.58	23	7.78	11.17	37	1.98	7.63	25	2.50	7.80	34
U.S. Treasury securities	0.01	1.08	31	0.01	0.92	32	0.01	0.84	37	0.04	1.03	38	0.01	1.04	38
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.72	15	0	1.45	19	0	1.69	18	0	1.34	18	0	1.62	17
Mortgage-backed securities	14.16	12.97	57	13.86	11.11	66	13.75	11.75	62	14.29	11.44	69	14.92	11.13	71
Asset-backed securities	0.54	0.38	73	0	0.27	52	0.49	0.32	75	0	0.28	51	0	0.33	54
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	1.93	0.42	90	2.67	0.48	96	2.10	0.52	90	1.90	0.39	93	0.66	0.30	79
Loans held for investment	66.11	59.85	69	70.15	63.46	65	67.61	61.72	64	71.71	63.50	69	72.47	63.93	69
Real estate loans secured by 1-4 family	19.07	11.69	81	19.72	12.29	82	19.47	11.91	83	20.92	13.29	79	20.99	13.46	79
Revolving	6.06	1.45	98	6.44	1.80	98	6.20	1.66	98	7.26	2.07	98	7.96	2.27	97
Closed-end, secured by first liens	12.82	9.84	68	12.95	9.99	67	13.02	9.81	67	13.25	10.69	66	12.48	10.57	63
Closed-end, secured by junior liens	0.19	0.20	65	0.32	0.26	70	0.25	0.22	71	0.41	0.28	75	0.55	0.31	79
Commercial real estate loans	9.63	22.48	18	9.77	21.90	22	9.73	22.22	22	10.31	22.23	25	10.33	21.58	26
Construction and land development	2.78	3.35	46	2.18	3.32	41	2.48	3.40	44	2.12	3.44	43	2.50	3.51	44
Multifamily	0.53	3.31	14	0.56	3.07	16	0.58	3.12	16	0.70	3.01	19	0.49	2.72	16
Nonfarm nonresidential	6.32	14.81	20	7.03	14.50	25	6.68	14.72	24	7.49	14.69	28	7.34	14.44	30
Real estate loans secured by farmland	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	9	0	0.41	24

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	42.18	59.66	22	40.49	55.37	24	41.89	57.15	24	42.43	57.46	26	42.82	56.49	30
Real estate loans secured by 1-4 family	28.03	19.82	77	27.07	19.50	78	27.93	19.43	79	28.42	20.75	76	28.70	21.10	78
Revolving	8.91	2.42	98	8.84	2.79	97	8.89	2.64	98	9.86	3.15	97	10.88	3.50	97
Closed-end	19.12	17.22	60	18.23	16.49	63	19.04	16.59	64	18.56	17.39	57	17.82	17.39	53
Commercial real estate loans	14.15	36.54	14	13.41	32.96	17	13.96	34.63	18	14.01	33.52	19	14.12	32.14	21
Construction and land development	4.08	5.50	42	2.99	4.97	36	3.56	5.26	41	2.88	5.09	39	3.42	5.20	42
1-4 family	0.48	1.11	44	0.36	0.93	39	0.39	0.93	41	0.35	0.94	40	0.41	1.02	41
Other	3.60	4.33	43	2.63	3.90	38	3.17	4.19	44	2.53	4.02	37	3	4.05	42
Multifamily	0.78	5.34	8	0.77	4.72	10	0.83	4.96	10	0.95	4.69	11	0.67	4.10	11
Nonfarm nonresidential	9.29	24.14	17	9.65	21.76	22	9.58	22.93	21	10.18	22.15	24	10.03	21.40	25
Owner-occupied	3.45	8.14	21	3.77	7.38	30	3.62	7.68	24	4.16	7.72	31	4.51	8.03	34
Other	5.84	15.71	15	5.87	14.16	17	5.96	14.95	17	6.02	14.34	19	5.52	13.38	20
Real estate loans secured by farmland	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	9	0	0.63	23
Loans to depository institutions and acceptances of other banks	0.09	0.03	87	0.15	0.07	85	0.08	0.06	84	0.12	0.11	83	0	0.12	59
Commercial and industrial loans	30.52	20.98	80	33.14	23.90	81	31.13	22.17	81	29.88	19.53	83	30.55	20.32	80
Loans to individuals	23.53	6.28	91	21.58	6.11	90	22.69	6.13	91	22.52	7.13	90	21.21	7.36	89
Credit card loans	1.18	0.51	83	1.23	0.64	81	1.26	0.65	81	1.49	0.81	80	1.43	1.02	80
Agricultural loans	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	3.68	8.03	35	4.64	8.93	42	4.21	9.09	41	5.05	9.85	41	5.42	9.66	43
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	283.11	383.17	32	294.67	392.62	33	290.88	381.27	33	302.92	391.26	35	304.36	379.80	37
Real estate loans secured by 1-4 family	188.16	124.52	78	197.06	133.24	76	193.94	125.03	78	202.90	138.18	74	203.96	137.84	79
Revolving	59.81	15.53	98	64.36	19.64	96	61.75	17.42	98	70.40	21.26	96	77.34	23.33	96
Closed-end	128.34	107.53	64	132.70	112.01	62	132.19	106.14	64	132.50	115.20	61	126.63	112.79	59
Commercial real estate loans	94.96	238.21	17	97.61	237.30	22	96.94	234.65	21	100.03	229.44	25	100.38	219.72	26
Construction and land development	27.39	35.52	42	21.76	35.78	40	24.70	35.62	42	20.57	34.95	41	24.29	35.36	45
1-4 family	3.23	7.06	46	2.59	6.74	42	2.71	6.34	43	2.53	6.61	42	2.94	7.04	41
Other	24.16	28.07	45	19.17	27.86	42	21.99	28.16	44	18.04	27.32	42	21.35	27.26	45
Multifamily	5.23	34.78	12	5.64	33.28	14	5.73	32.74	14	6.79	31.04	16	4.78	27.85	16
Nonfarm nonresidential	62.34	157.17	19	70.22	157.33	24	66.51	155.06	23	72.68	152.10	27	71.31	147.22	29
Owner-occupied	23.13	52.65	25	27.46	53.29	28	25.14	52.37	26	29.70	53.07	32	32.05	54.89	35
Other	39.20	102.08	18	42.75	101.60	24	41.37	100.54	23	42.97	97.41	27	39.25	91.80	26
Real estate loans secured by farmland	0	3.59	8	0	3.50	9	0	3.44	8	0	3.60	8	0.02	4.02	24
Loans to depository institutions and acceptances of other banks	0.59	0.18	89	1.11	0.38	85	0.54	0.28	85	0.88	0.44	83	0	0.54	59
Commercial and industrial loans	204.91	127.07	84	241.21	159.86	83	216.12	139.91	83	213.34	122.02	86	217.13	128.82	81
Loans to individuals	157.98	35.29	91	157.05	38.40	92	157.55	37.47	92	160.83	43.51	93	150.75	42.67	91
Credit card loans	7.94	2.61	86	8.96	3.43	84	8.74	3.30	85	10.67	4.34	84	10.18	5.31	83
Agricultural loans	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	24.69	46.75	38	33.81	51.14	44	29.26	49.54	40	36.04	52.44	47	38.49	51.79	45
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	12.64	28.84	12	11.89	26.07	14	12.35	27.32	15	12.01	26.45	15	11.99	24.79	19
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	84.82	187.37	18	86.54	186.18	21	85.72	183.76	21	85.74	178.57	25	85.25	167.93	27
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	107.95	244.59	17	114.01	244.21	22	110.86	240.85	21	115.45	236.10	27	117.30	225.98	27

BHC Name

City/State

# Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	7.79	12.01	31	4.30	10.58	23	7.78	11.17	37	1.98	7.63	25	2.50	7.80	34
Liquid assets	22.11	28.17	35	19.21	24.60	38	21.79	26.22	39	16.88	22.44	41	17.57	22.72	44
Investment securities	14.75	19.64	31	13.90	16.55	37	14.28	17.85	34	14.37	16.99	42	15.06	17.27	42
Net loans and leases	66.99	59.81	70	71.46	63.21	74	68.38	61.58	68	72.86	63.77	73	72.36	63.98	72
Net loans, leases and standby letters of credit	68.38	60.62	71	72.59	64.12	76	69.57	62.48	69	74.15	64.84	73	73.65	65.07	73
Core deposits	79.77	74.75	63	73.91	68.08	55	76.10	70.67	54	67.93	63.09	50	66.67	62.13	51
Noncore funding	4.62	10.89	25	10.70	16.68	39	8.62	14.13	40	15.98	19.36	50	17.68	21.34	52
Time deposits of \$250K or more	1.06	1.81	35	2.29	2.56	52	1.72	2.11	48	3.52	2.94	61	3.20	2.89	62
Foreign deposits	0.13	0.35	81	0.32	0.41	82	0.13	0.36	81	0.22	0.43	81	0.13	0.47	79
Federal funds purchased and repos	0.03	1.20	25	0.14	1.49	29	0.13	1.47	27	0.16	1.94	27	0.72	1.97	42
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.03	0.52	40	0.14	0.52	43	0.13	0.54	44	0.16	0.48	44	0.72	0.54	54
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.97	0.99	64	1.36	2.06	49	1.14	1.24	58	1.65	3.01	37	1.11	3.67	28
Earning assets that reprice within 1 year	42.15	38.93	56	42.94	39.71	58	42.55	39.38	54	43.16	39.29	63	43.41	40.29	62
Interest-bearing liabilities that reprice within 1 year	3.03	7.04	15	6.34	9.42	33	4.61	8.20	33	9.72	10.19	57	9.86	10.01	57
Long-term debt that reprices within 1 year	0.13	0.26	68	0.44	0.56	71	0.43	0.47	73	0.48	0.96	62	0.65	1.34	63
Net assets that reprice within 1 year	38.98	30.25	70	36.16	28.34	67	37.50	29.11	67	32.96	26.63	65	32.89	27.38	61
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-3.94	-1.82	44	7.55	6.94	53	1.04	3.20	47	16.13	14.45	58	17.47	16.62	59
Net short-term noncore funding dependence	-6.46	-8.21	50	3.30	-2.29	64	-2.94	-4.76	53	8.44	3.38	60	7.84	4.66	52
Short-term investment / Short-term noncore funding	299.68	284.81	65	60.59	138.95	25	144.31	184.19	50	21.27	77.77	28	26.87	66.46	35
Liquid assets - short-term noncore funding / Nonliquid assets	25.04	34.02	42	15	23.27	46	20.98	28.18	45	9.12	16.97	41	10.01	16.04	47
Net loans and leases / Total deposits	82.27	74.66	73	89.45	82.84	66	85.14	79.43	69	96.24	90.31	67	97.02	90.08	74
Net loans and leases / Core deposits	83.98	81.17	62	96.68	93.70	59	89.85	88.34	61	107.26	103.93	65	108.54	105	66
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.46	0.84	45	0.95	1.82	45	0.74	1.57	42	0.25	0.72	41	-0.81	-0.82	39
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.95	1.94	31	4.22	4.82	51	3.49	4.31	47	0.60	1.36	35	-3.79	-1.98	6
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	9.90	13.42	54	11.40	12.14	57	12.33	11.38	62	13.42	12.67	61	17.18	16.19	56
Available-for-sale securities	89.80	84.66	45	88.40	85.75	45	87.43	87.23	38	86.39	85.40	40	82.07	81.88	43
U.S. Treasury securities	0.04	5.52	32	0.04	5.43	32	0.04	4.72	37	0.30	6.15	37	0.10	6.99	38
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0.01	8.87	15	0.02	9.39	18	0.01	9.83	17	0.02	7.75	18	0.02	9.16	16
Mortgage-backed securities	96	66.59	95	99.74	67.27	98	96.29	66.64	91	99.48	67.43	98	99.13	65.45	97
Asset-backed securities	3.66	2.05	74	0.01	1.68	51	3.40	1.91	74	0.01	1.66	51	0.01	2.05	54
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.29	0.32	66	0.20	0.37	55	0.25	0.35	61	0.19	0.40	53	0.75	0.42	72
Debt securities 1 year or less	9.67	8.69	62	4.46	11.75	24	9.22	10.55	54	3.34	11.86	23	3.69	11.91	24
Debt securities 1 to 5 years	0.23	17.05	1	0.82	18.03	6	0.60	17.03	5	1.08	17.94	8	1.52	19.18	11
Debt securities over 5 years	89.81	72.17	77	94.52	66.01	93	89.93	69.86	77	95.38	66.02	94	94.04	64.73	92
Pledged securities	19.57	33.87	34	19.28	37.40	31	17.19	35.67	29	19.27	30.57	38	18.78	33.30	32
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	86.53	51.37	70	151.46	146.89	61	334.97	183.32	78	-18.51	26.69	19	9.25	6.77	58
Investment securities	9.28	33.34	28	-0.57	14.17	24	9.98	23.62	32	-1.57	11.75	23	-2.42	9.42	25
Core deposits	11.10	16.88	29	19.86	25.99	36	23.93	26.88	46	5.11	11.23	36	3.31	7.29	43
Noncore funding	-55.51	-23.76	8	-24.68	-2.41	18	-40.29	-12.18	17	-6.79	6.59	26	18.70	10.67	71

BHC Name

City/State

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	76,760,976	69,014,297	74,159,942	72,742,676	69,553,164
Commit: Secured commercial real estate loans	4,390,140	5,567,250	5,187,912	5,582,346	4,762,209
Commit: Unsecured real estate loans	266,023	230,677	271,095	0	0
Credit card lines (reported semiannually, June/Dec)	9,691,259	9,947,402	9,772,083	10,795,148	10,543,222
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,575,687	2,039,090	2,176,729	2,137,086	2,071,625
Commercial and similar letters of credit	78,625	34,012	61,620	52,459	53,481
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	2,353,804	2,726,725	2,447,342	2,457,933	3,038,664
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	18,676,290	21,066,760	21,483,500	11,563,338	6,610,327
Written options contracts (interest rate)	3,876,266	4,250,197	4,264,643	4,618,632	4,644,909
Purchased options contracts (interest rate)	11,815,940	10,606,117	9,351,283	10,165,137	15,543,098
Interest rate swaps	153,554,103	165,816,389	155,421,249	152,660,308	105,882,672
Futures and forward foreign exchange	6,234,277	4,889,474	4,889,983	4,975,986	3,442,084
Written options contracts (foreign exchange)	326,299	249,839	295,804	342,927	169,981
Purchased options contracts (foreign exchange)	326,299	264,197	299,636	342,927	126,821
Foreign exchange rate swaps	13,402,408	10,628,120	11,217,876	9,478,636	6,127,457
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	25,282	3,698	11,981	2,056	0
Purchased options contracts (commodity and other)	4,180	792	1,425	682	0
Commodity and other swaps	401,424	112,807	232,856	89,596	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	41.37	22.45	91	38.29	21.74	88	40.36	22.01	90	43.80	23.52	88	43.20	24.05	87
Standby letters of credit	1.39	0.67	85	1.13	0.72	77	1.18	0.71	81	1.29	0.84	77	1.29	0.92	73
Commercial and similar letters of credit	0.04	0.02	82	0.02	0.02	71	0.03	0.02	78	0.03	0.02	77	0.03	0.02	73
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.27	0.25	90	1.51	0.39	90	1.33	0.35	89	1.48	0.42	91	1.89	0.52	91
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	112.45	49.75	88	120.88	51.68	88	112.97	48.62	87	116.93	68.47	85	88.54	65.81	82
Interest rate contracts	101.28	35.96	90	111.92	36.85	90	103.70	34.36	89	107.78	47.31	88	82.41	43.84	86
Interest rate futures and forward contracts	10.07	5.17	87	11.69	9.28	85	11.69	6.21	86	6.96	10.67	79	4.11	11.40	77
Written options contracts (interest rate)	2.09	1.82	75	2.36	2.30	73	2.32	2.18	72	2.78	2.47	82	2.88	2.16	81
Purchased options contracts (interest rate)	6.37	1.33	90	5.88	1.51	89	5.09	1.46	88	6.12	2.65	84	9.65	2.32	90
Interest rate swaps	82.76	20.67	93	91.99	22.27	93	84.59	20.83	93	91.91	28.86	92	65.76	26.74	90
Foreign exchange contracts	10.94	6.16	88	8.89	5.77	89	9.14	6.01	88	9.09	10.12	87	6.13	10.92	87
Futures and forward foreign exchange contracts	3.36	3.93	86	2.71	3.58	85	2.71	3.47	83	2.97	5.23	83	2.14	5.22	81
Written options contracts (foreign exchange)	0.18	0.04	90	0.14	0.03	87	0.16	0.03	88	0.21	0.05	86	0.11	0.14	85
Purchased options contracts (foreign exchange)	0.18	0.04	90	0.15	0.03	87	0.16	0.04	88	0.21	0.08	86	0.08	0.13	84
Foreign exchange rate swaps	7.22	0.73	93	5.90	0.74	92	6.11	0.77	93	5.71	2.03	91	3.81	2.17	89
Equity, commodity, and other derivative contracts	0.23	0.86	78	0.07	1.80	67	0.13	1.86	70	0.06	3.32	66	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.01	0.29	79	0	0.54	71	0.01	0.52	74	0	0.98	71	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	78	0	0.38	71	0	0.37	73	0	0.94	69	0	1.29	34
Commodity and other swaps	0.22	0.29	81	0.06	0.30	75	0.13	0.32	76	0.05	0.38	74	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	60.28	42.93	77	53.96	41.55	75	57.78	42.82	76	60.78	45.53	75	60.86	44.93	75

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	208,642,768	217,888,390	207,556,236	194,200,635	142,547,349
Interest rate contracts	187,922,599	201,739,463	190,520,675	179,007,415	132,681,006
Foreign exchange contracts	20,289,283	16,031,630	16,789,299	15,100,886	9,866,343
Equity, commodity, and other contracts	430,886	117,297	246,262	92,334	0
<b>Derivatives Position</b>					
Futures and forwards	24,910,567	25,956,234	26,459,483	16,499,734	10,052,411
Written options	4,227,847	4,503,734	4,572,428	4,963,615	4,814,890
Exchange-traded	0	0	0	0	0
Over-the-counter	4,227,847	4,503,734	4,572,428	4,963,615	4,814,890
Purchased options	12,146,419	10,871,106	9,652,344	10,508,746	15,669,919
Exchange-traded	0	0	0	0	0
Over-the-counter	12,146,419	10,871,106	9,652,344	10,508,746	15,669,919
Swaps	167,357,935	176,557,316	166,871,981	162,228,540	112,010,129
Held for trading	153,395,783	156,519,930	156,359,441	140,003,597	115,359,022
Interest rate contracts	132,675,614	140,371,003	139,323,880	124,810,377	105,492,679
Foreign exchange contracts	20,289,283	16,031,630	16,789,299	15,100,886	9,866,343
Equity, commodity, and other contracts	430,886	117,297	246,262	92,334	0
Non-traded	55,246,985	61,368,460	51,196,795	54,197,038	27,188,327
Interest rate contracts	55,246,985	61,368,460	51,196,795	54,197,038	27,188,327
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	204,414,922	213,384,656	202,983,808	189,237,019	137,862,714
One year or less	73,759,331	63,686,568	69,275,193	47,821,122	36,144,244
Over 1 year to 5 years	120,215,669	118,009,439	127,010,270	109,620,800	80,010,722
Over 5 years	10,439,922	31,688,649	6,698,345	31,795,097	21,707,748
Gross negative fair value (absolute value)	861,146	615,113	634,349	321,886	414,478
Gross positive fair value	1,924,709	2,451,845	2,153,159	984,311	449,007
Held for trading	1,780,914	2,254,987	1,940,408	956,725	416,729
Non-traded	143,795	196,858	212,751	27,586	32,278
Current credit exposure on risk-based capital derivative contracts	1,570,077	2,016,653	1,863,890	960,798	443,745
Credit losses on derivative contracts	360	3,083	3,427	-34	-607
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	1,469	0	3,242	0
90+ days past due	0	0	0	0	34

BHC Name

City/State

# Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	90.07	94.09	23	92.59	95.13	25	91.79	94.10	25	92.18	93.44	29	93.08	92.91	34
Foreign exchange contracts .....	9.72	3.27	83	7.36	2.75	85	8.09	3.49	83	7.78	3.20	83	6.92	3.39	82
Equity, commodity, and other contracts .....	0.21	1.17	71	0.05	1.12	66	0.12	1.17	67	0.05	1.64	64	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	11.94	12.57	64	11.91	12.99	62	12.75	14.05	58	8.50	13.49	56	7.05	12.78	52
Exchange-traded .....	2.03	7.49	36	2.07	8.37	33	2.20	8.18	32	2.56	5.91	45	3.38	6.60	50
Over-the-counter .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options .....	2.03	7.20	37	2.07	7.94	34	2.20	7.73	34	2.56	5.10	48	3.38	5.49	53
Exchange-traded .....	5.82	3.44	72	4.99	3.38	70	4.65	3.42	72	5.41	4.42	67	10.99	4.19	81
Over-the-counter .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps .....	5.82	3.04	76	4.99	2.87	74	4.65	2.86	75	5.41	3.35	72	10.99	3.20	86
<b>Held for trading .....</b>															
Interest rate contracts .....	80.21	71.23	49	81.03	69.92	55	80.40	68.76	54	83.54	69.75	54	78.58	70.34	48
Foreign exchange contracts .....	73.52	40.60	64	71.83	43.50	61	75.33	43.53	64	72.09	44.16	59	80.93	46.31	61
Equity, commodity, and other contracts .....	63.59	34.42	62	64.42	37.56	62	67.13	36.62	64	64.27	37.24	63	74.01	38.40	70
<b>Non-traded .....</b>															
Interest rate contracts .....	9.72	1.57	89	7.36	1.40	89	8.09	1.60	89	7.78	1.60	89	6.92	1.85	88
Foreign exchange contracts .....	0.21	0.58	81	0.05	0.71	77	0.12	0.68	78	0.05	0.83	77	0	1.14	35
Equity, commodity, and other contracts .....	26.48	59.40	35	28.17	56.50	38	24.67	56.47	35	27.91	55.84	40	19.07	53.69	38
Interest rate contracts .....	26.48	56.19	37	28.17	54.31	41	24.67	53.82	35	27.91	52.22	41	19.07	50.60	39
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	97.97	91.87	56	97.93	89.91	63	97.80	91.48	58	97.44	93.86	49	96.71	94.47	47
Over 1 year to 5 years .....	35.35	28.05	64	29.23	30.94	60	33.38	32.05	61	24.62	32.17	54	25.36	32.51	58
Over 5 years .....	57.62	26.03	92	54.16	27.26	89	61.19	27.06	95	56.45	30.45	85	56.13	31.16	90
Gross negative fair value (absolute value) .....	5	30.08	19	14.54	28.48	33	3.23	29.56	15	16.37	28.09	37	15.23	28.71	38
Gross positive fair value .....	0.41	1.25	23	0.28	1.76	17	0.31	1.55	15	0.17	0.83	15	0.29	0.72	13
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.92	1.68	20	1.13	2.69	18	1.04	2.23	17	0.51	1.19	19	0.31	0.85	10
Gross positive fair value (X) .....	0.05	0.05	72	0.04	0.07	52	0.04	0.07	58	0.02	0.06	57	0.03	0.06	68
Held for trading (X) .....	0.11	0.07	83	0.15	0.11	73	0.13	0.09	78	0.06	0.07	75	0.03	0.06	68
Non-traded (X) .....	0.10	0.05	83	0.14	0.08	78	0.12	0.07	79	0.06	0.06	78	0.03	0.05	74
Current credit exposure (X) .....	0.01	0.01	52	0.01	0.02	55	0.01	0.02	60	0	0.01	42	0	0.01	44
Credit losses on derivative contracts .....	0.09	0.05	80	0.13	0.08	73	0.11	0.06	78	0.06	0.05	76	0.03	0.04	76
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0.01	0	94	0	0	46	0.02	0	97	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	97
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.06	0.63	80	1.37	1.03	70	1.27	0.85	75	0.67	0.73	75	0.33	0.53	74

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	2,442,978	1,251,717	1,251,717	1,242,352	1,236,100
Gross losses	352,236	354,962	843,006	614,881	493,327
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	116,002	70,107	149,954	184,994	176,795
Net losses	236,234	284,855	693,052	429,887	316,532
Provision for loan and lease losses	-259,646	1,027,489	1,431,089	439,252	322,784
Adjustments	0	453,224	453,224	0	0
Ending balance	1,947,098	2,447,575	2,442,978	1,251,717	1,242,352
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.28	-0.14	26	1.18	0.85	75	0.81	0.51	84	0.27	0.15	81	0.21	0.14	76
Provision for loan and lease losses / Average loans and leases	-0.41	-0.25	33	1.61	1.37	66	1.12	0.82	77	0.37	0.24	79	0.28	0.24	69
Provision for loan and lease losses / Net loan and lease losses	-109.91	77.32	43	360.71	792.43	30	206.49	487.86	22	102.18	130.58	34	101.98	134.68	40
Allowance for loan and lease losses / Total loans and leases not held for sale	1.59	1.39	71	1.94	1.51	78	1.97	1.58	77	1.05	0.83	77	1.06	0.90	74
Allowance for loan and lease losses / Total loans and leases	1.54	1.37	71	1.86	1.48	77	1.91	1.55	75	1.02	0.81	74	1.06	0.89	75
Allowance for loan and lease losses / Net loans and leases losses (X)	4.12	15.27	11	4.30	11.83	29	3.52	11.58	16	2.91	8.03	31	3.92	7.54	42
Allowance for loan and lease losses / Nonaccrual assets	249.34	318.67	46	247.09	321.01	55	226.61	299.17	46	173.98	218.72	56	162.20	214.03	48
ALLL / 90+ days past due + nonaccrual loans and leases	176.34	260.68	34	140.69	244.42	26	109.80	244.34	17	129.31	151.73	51	134.30	160.51	52
Gross loan and lease losses / Average loans and leases	0.55	0.22	92	0.56	0.35	78	0.66	0.34	82	0.51	0.28	84	0.43	0.30	78
Recoveries / Average loans and leases	0.18	0.08	89	0.11	0.07	79	0.12	0.07	79	0.15	0.08	88	0.15	0.09	83
Net losses / Average loans and leases	0.37	0.13	90	0.45	0.28	78	0.54	0.27	82	0.36	0.21	80	0.28	0.22	73
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	13.76	16.12	51	11.40	15.46	39	24.39	33.98	38	37.50	36.22	64	34.50	41.30	51
Earnings coverage of net loan and lease losses (X)	5.72	4.52	25	4.84	21.56	26	3.94	22.91	17	6.26	24.40	24	7.92	21.75	29

**Net Loan and Lease Losses By Type**

Real estate loans	-0.11	0.03	1	0.04	0.03	66	0.15	0.04	88	0.08	0.01	93	0	0.02	37
Real estate loans secured by 1-4 family	-0.11	-0.01	3	-0.02	0.01	21	-0.04	0.01	15	-0.04	0.01	12	-0.01	0.01	23
Revolving	-0.07	-0.05	26	0.04	0.01	68	0.03	0.01	70	0.07	0.02	74	0.10	0.03	72
Closed-end	-0.13	-0.01	1	-0.05	0.01	13	-0.07	0	4	-0.09	0	4	-0.08	0.01	6
Commercial real estate loans	-0.12	0.05	2	0.16	0.03	91	0.54	0.07	96	0.31	0.01	98	0.02	0.01	67
Construction and land development	0	0	45	0	0	64	0	0	40	0	-0.01	60	0.01	-0.03	81
1-4 family	0	0	14	0	0	59	0	0	22	0	0	55	0.01	-0.01	92
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	-0.02	0.01	3	0	0	26	-0.03	0	6	0.01	0	87	0	0	31
Nonfarm nonresidential	-0.18	0.07	3	0.23	0.05	91	0.79	0.11	96	0.43	0.02	98	0.02	0.02	64
Owner-occupied	0.01	0.01	73	0.23	0.02	95	0.22	0.02	96	0.12	0.01	95	0.02	0.01	77
Other	-0.19	0.06	1	0	0.03	38	0.57	0.08	93	0.31	0.01	98	0	0.01	56
Real estate loans secured by farmland		-0.01			0.02			0.02			0.01		0	0	50
Commercial and industrial loans	0.67	0.20	88	0.45	0.46	61	0.54	0.47	64	0.15	0.37	28	0.10	0.31	23
Loans to individuals	0.65	0.78	57	1.10	1.41	53	0.86	1.13	53	1.06	1.17	56	1.02	1.16	56
Credit card loans	3.54	2.18	81	4.44	3.43	66	3.99	2.92	73	3.77	3.11	64	3.42	2.92	57
Agricultural loans		0.03			0.15			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	1.75	0.08	97	0.67	0.13	92	2.69	0.15	98	0.70	0.15	92	0.39	0.14	84

BHC Name

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	516,023	659,564	686,366	652,312	655,327
90+ days past due loans and leases	323,295	749,105	1,146,853	248,505	159,144
Nonaccrual loans and leases	780,890	990,547	1,078,057	719,480	765,933
Total past due and nonaccrual loans and leases	1,620,208	2,399,216	2,911,276	1,620,297	1,580,404
Restructured 30-89 days past due	45,527	41,976	30,662	50,681	53,353
Restructured 90+ days past due	81,093	10,058	15,898	9,815	8,555
Restructured nonaccrual	247,451	294,267	268,104	260,328	280,491
Total restructured loans and leases	374,071	346,301	314,664	320,824	342,399
30-89 days past due loans held for sale	667	1,959	788	91	1,897
90+ days past due loans held for sale	810	0	438	0	0
Nonaccrual loans held for sale	1,530	1,234	58,951	244	0
Total past due and nonaccrual loans held for sale	3,007	3,193	60,177	335	1,897
Restructured loans and leases in compliance	715,263	616,660	659,577	641,813	682,943
Other real estate owned	19,455	29,821	15,776	38,097	28,998
<b>Other Assets</b>					
30-89 days past due	1,645	2,797	868	3,945	0
90+ days past due	531	444	567	337	34
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	2,176	3,241	1,435	4,282	34

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.41	0.27	79	0.50	0.36	74	0.54	0.39	75	0.53	0.43	70	0.56	0.44	71
90+ days past due loans and leases	0.26	0.10	84	0.57	0.13	87	0.90	0.12	93	0.20	0.15	74	0.14	0.17	62
Nonaccrual loans and leases	0.62	0.58	61	0.75	0.61	71	0.84	0.66	72	0.59	0.51	64	0.65	0.54	68
90+ days past due and nonaccrual loans and leases	0.87	0.73	68	1.33	0.80	83	1.74	0.85	87	0.79	0.71	59	0.79	0.75	58
30-89 days past due restructured	0.04	0.01	87	0.03	0.01	83	0.02	0.01	79	0.04	0.01	84	0.05	0.02	80
90+ days past due restructured	0.06	0	93	0.01	0.01	82	0.01	0.01	86	0.01	0.01	79	0.01	0.01	78
Nonaccrual restructured	0.20	0.12	75	0.22	0.13	71	0.21	0.13	76	0.21	0.14	73	0.24	0.16	73
30-89 days past due loans held for sale	0	0	81	0	0	87	0	0	79	0	0	77	0	0	84
90+ days past due loans held for sale	0	0	86	0	0	43	0	0	82	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	80	0	0	80	0.05	0.01	89	0	0	80	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.41	0.27	79	0.50	0.37	74	0.54	0.40	75	0.54	0.43	70	0.56	0.44	71
90+ days past due assets	0.26	0.10	84	0.57	0.13	87	0.90	0.12	93	0.20	0.15	74	0.14	0.18	62
Nonaccrual assets	0.62	0.59	61	0.75	0.62	71	0.84	0.67	72	0.59	0.53	63	0.65	0.57	67
30+ days past due and nonaccrual assets	1.29	1.04	71	1.83	1.21	78	2.27	1.29	86	1.33	1.19	66	1.34	1.26	63
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.60	0.43	76	0.97	0.49	85	1.21	0.52	89	0.58	0.44	70	0.57	0.48	68
90+ days past due and nonaccrual assets + other real estate owned	0.61	0.46	74	0.98	0.52	86	1.22	0.55	89	0.61	0.48	68	0.59	0.52	63
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.89	0.52	86	0.94	0.56	85	0.98	0.60	86	0.88	0.53	85	0.96	0.60	82
Allowance for loan and lease losses	84.34	67.93	75	69.01	65.48	65	73.68	66.66	68	116.63	115.41	61	123.94	118.28	58
Equity capital + allowance for loan and lease losses	6.53	4.43	81	6.79	4.83	75	7.17	4.97	79	6.22	4.28	75	6.98	4.79	75
Tier 1 capital + allowance for loan and lease losses	8.54	5.28	84	9.10	5.98	81	9.47	6.05	82	8.53	5.65	79	9.29	6.16	78
Loans and leases + other real estate owned	1.30	0.88	81	1.29	0.92	78	1.41	0.97	79	1.19	0.85	77	1.31	0.96	75

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.49	0.24	82	0.58	0.39	74	0.31	0.39	49	0.32	0.38	49	0.39	0.42	54
90+ days past due .....	0.59	0.12	88	1.33	0.15	91	2.08	0.16	95	0.46	0.16	83	0.29	0.22	76
Nonaccrual .....	1.01	0.65	80	0.95	0.63	79	1.27	0.76	83	0.73	0.46	77	0.94	0.57	79
Commercial and industrial															
30–89 days past due .....	0.09	0.17	38	0.13	0.23	38	0.51	0.23	85	0.19	0.31	41	0.27	0.30	56
90+ days past due .....	0	0.02	33	0.07	0.03	81	0.04	0.03	71	0	0.05	33	0	0.05	33
Nonaccrual .....	0.36	0.64	41	0.67	0.75	51	0.71	0.75	53	0.61	0.83	45	0.42	0.76	39
Individuals															
30–89 days past due .....	0.73	0.55	71	1.03	0.58	79	1.04	0.83	71	1.37	0.83	78	1.39	0.84	83
90+ days past due .....	0.03	0.07	57	0.03	0.13	46	0.04	0.14	48	0.04	0.17	44	0.04	0.16	44
Nonaccrual .....	0.34	0.18	78	0.39	0.22	74	0.38	0.28	72	0.41	0.17	83	0.57	0.23	85
Depository institution loans															
30–89 days past due .....	0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
Nonaccrual .....	0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due .....		0.16			0.31			0.17			0.24			0.17	
90+ days past due .....		0			0.03			0			0			0	
Nonaccrual .....		0.69			0.80			0.49			0.67			0.75	
Foreign governments															
30–89 days past due .....		0.01			0			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0.09	0.11	66	0.08	0.14	58	0.26	0.18	72	0.68	0.20	87	0.22	0.17	72
90+ days past due .....	0.01	0.01	79	0	0.01	31	0.03	0.01	84	0.01	0.01	75	0	0.01	63
Nonaccrual .....	0.05	0.13	56	1.35	0.15	95	0.04	0.15	51	0.07	0.13	53	0.02	0.14	45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.71	0.35	84	0.54	0.60	58	0.40	0.65	33	0.45	0.67	38	0.45	0.71	36
	90+ days past due	0.89	0.27	88	1.99	0.29	90	3.12	0.33	91	0.68	0.31	83	0.44	0.46	74
	Nonaccrual	1.15	0.82	75	1.01	0.84	67	1.24	0.89	72	0.97	0.73	73	1.23	0.86	74
Revolving	30-89 days past due	0.29	0.29	55	0.71	0.40	79	0.53	0.48	55	0.75	0.45	77	0.65	0.50	68
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.75	1.05	80	1.81	1.27	77	2.05	1.13	81	1.65	1	79	1.92	1.17	80
Closed-end	30-89 days past due	0.91	0.36	86	0.45	0.61	53	0.34	0.65	28	0.30	0.70	22	0.33	0.75	23
	90+ days past due	1.30	0.29	88	2.95	0.33	90	4.57	0.38	92	1.04	0.35	85	0.71	0.53	77
	Nonaccrual	0.88	0.77	67	0.62	0.81	46	0.86	0.87	58	0.61	0.70	51	0.81	0.84	59
Junior lien	30-89 days past due	0.02	0.01	80	0.04	0.02	81	0.03	0.02	79	0.06	0.02	85	0.07	0.03	85
	90+ days past due	0	0	36	0	0	62	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.10	0.04	82	0.10	0.05	79	0.11	0.04	84	0.10	0.04	83	0.15	0.06	83
Commercial real estate	30-89 days past due	0.04	0.14	30	0.67	0.23	88	0.13	0.26	46	0.05	0.18	22	0.25	0.17	73
	90+ days past due	0	0.01	54	0	0.02	55	0.02	0.02	70	0	0.03	46	0	0.03	43
	Nonaccrual	0.73	0.52	72	0.83	0.43	86	1.34	0.62	88	0.24	0.23	61	0.34	0.28	68
Construction and development	30-89 days past due	0.03	0.12	48	1.84	0.24	92	0.08	0.28	41	0.01	0.28	27	0.20	0.21	60
	90+ days past due	0	0.01	38	0	0.01	34	0.01	0.01	78	0.01	0.02	71	0	0.02	31
	Nonaccrual	0.21	0.36	67	0.17	0.25	60	0.06	0.41	37	0.06	0.20	45	0.04	0.19	39
1-4 family	30-89 days past due	0.03	0.02	78	0	0.04	28	0.03	0.03	69	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0.01	0	86	0	0	41	0	0	43
	Nonaccrual	0.03	0.02	77	0.16	0.04	88	0.05	0.03	78	0.06	0.02	84	0.04	0.02	75
Other	30-89 days past due	0	0.07	21	1.84	0.17	94	0.05	0.22	46	0.01	0.20	36	0.20	0.13	74
	90+ days past due	0	0	41	0	0	38	0	0	40	0.01	0.01	78	0	0.02	33
	Nonaccrual	0.18	0.29	69	0.01	0.18	34	0.01	0.35	28	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0	0.06	28	0.01	0.08	51	0	0.09	22	0	0.08	19	0.01	0.10	45
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.03	0.14	52	0.03	0.08	52	0.03	0.11	48	0.03	0.05	56	0.40	0.08	90
Nonfarm non-residential	30-89 days past due	0.04	0.14	32	0.36	0.20	77	0.16	0.23	55	0.06	0.14	31	0.29	0.17	76
	90+ days past due	0	0.01	62	0.01	0.02	65	0.02	0.02	74	0	0.03	22	0	0.03	47
	Nonaccrual	1.02	0.66	74	1.10	0.55	87	1.93	0.80	89	0.31	0.28	62	0.43	0.30	67
Owner Occupied	30-89 days past due	0.03	0.04	52	0.21	0.07	88	0.16	0.07	81	0.06	0.07	54	0.02	0.09	20
	90+ days past due	0	0	74	0.01	0.01	73	0.02	0	87	0	0.01	26	0	0.01	53
	Nonaccrual	0.24	0.25	55	0.63	0.24	91	0.51	0.27	80	0.31	0.16	76	0.41	0.17	87
Other	30-89 days past due	0.01	0.09	36	0.15	0.11	71	0	0.14	27	0	0.07	9	0.27	0.07	90
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.78	0.40	78	0.47	0.24	78	1.42	0.44	91	0	0.10	9	0.02	0.13	22
Farmland	30-89 days past due		0.11			0.31			0.11			0.23		0	0.25	23
	90+ days past due		0			0.03			0			0.01		0	0.01	42
	Nonaccrual		1.10			1.24			1.13			0.84		0	1.23	19
Credit card	30-89 days past due	0.94	0.63	74	1.16	0.90	63	1.13	0.95	63	1.32	1.19	59	1.29	1.22	52
	90+ days past due	0	0.39	15	0	0.76	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0.90	0.08	94	1.15	0.09	93	1.02	0.05	95	1.15	0.11	94	1.12	0.09	95

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	14,251,746	14,289,943	14,322,015	14,542,928	15,687,408
Retained earnings	7,734,046	6,599,857	7,012,451	6,498,131	5,385,159
Accumulated other comprehensive income (AOCI)	-381,167	95,121	-58,886	-409,477	-1,095,620
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	21,604,625	20,984,921	21,275,580	20,631,582	19,976,947
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	6,719,819	6,737,411	6,728,749	6,737,979	6,587,698
Accumulated other comprehensive income-related adjustments	-381,167	95,121	-58,886	-409,477	-1,095,620
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	15,265,973	14,152,389	14,605,717	14,303,080	14,484,869
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	15,265,973	14,152,389	14,605,717	14,303,080	14,484,869
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	2,013,874	1,964,870	1,965,049	1,569,788	839,563
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	2,013,874	1,964,870	1,965,049	1,569,788	839,563
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	2,013,874	1,964,870	1,965,049	1,569,788	839,563
<b>Tier 1 Capital</b>	17,279,847	16,117,259	16,570,766	15,872,868	15,324,432
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	1,283,792	1,371,955	1,204,553	1,371,738	1,499,318
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,546,145	1,827,941	1,825,905	1,296,165	1,333,052
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,829,937	3,199,896	3,030,458	2,667,903	2,832,370
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	2,829,937	3,199,896	3,030,458	2,667,903	2,832,370
Exited advanced approach tier 2 capital					
Total capital	20,109,784	19,317,155	19,601,224	18,540,771	18,156,802
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	185,227,731	180,347,301	181,670,000	165,105,996	159,150,631
Less: Deductions from common equity tier 1 capital	6,719,819	6,737,410	6,728,750	6,737,979	6,587,698
Less: Other deductions	-421,193	-407,212	-428,335	-413,729	-463,400
Total assets for leverage ratio	178,929,105	174,017,103	175,369,585	158,781,746	153,026,333
Total risk-weighted assets	148,563,013	147,260,275	146,780,589	142,914,599	136,201,675
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	10.28	12.66	14	9.61	11.98	12	9.95	12.35	13	10.01	12.11	21	10.63	12.09	29
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.63	13.44	18	10.94	12.72	20	11.29	13.08	22	11.11	12.78	25	11.25	12.85	28
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.54	15.42	15	13.12	14.77	21	13.35	15.23	18	12.97	14.36	30	13.33	14.45	35
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.66	9.11	71	9.26	9.03	61	9.45	9.13	63	10	9.76	61	10.01	9.71	61
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	1,857	1,909	3,985	4,521	2,363	-2.72	-43.52
Other insurance activities income .....	1,857	1,909	3,985	4,521	2,363	-2.72	-43.52
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	2,268,279	1,739,521	1,756,299	1,725,461	1,697,652	30.40	42.93

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		52.30			54.79			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		47.70			45.21			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets .....		13.29			11.01			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0.06	0.37	47	0.06	0.39	47	0.06	0.41	48	0.07	0.47	47	0.04	0.47	43
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income .....		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income .....		69.08			59.99			61.77			65.09			55.46	
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Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C) .....		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H) .....		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums .....		-395.05			620.37			447.82			233.61			160.49	
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Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	11.80	11.54	50	9.37	11.35	42	9.24	11.03	41	10.08	11.51	46	10.25	10.22	49
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		121,831			88,093			91,807			84,312			69,033	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.07	0.47	81	0.05	0.73	78	0.05	0.75	76	0.05	1.39	73	0.04	1.79	72

BHC Name

City/State

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	1,192,360	1,476,787	1,120,105	1,115,501	1,044,232
Real estate loans	17,705	18,565	17,036	20,373	19,920
Commercial and industrial loans	1,062,966	1,258,154	1,004,043	949,941	1,024,312
Loans to depository institutions and other banks acceptances	111,689	200,068	99,026	145,187	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,192,360	1,476,787	1,120,105	1,115,501	1,044,232
Total foreign deposits	240,093	572,387	242,208	364,592	201,430
Interest-bearing deposits	240,093	572,387	242,208	364,592	201,430
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits	0.13	0.12	62	0.40	0.59	35	0.33	0.42	42	0.70	1.19	33	0.47	0.97	28

### Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans	0	1.03	7		0.59			0.64		0.09	0.29	20		1.53	
Foreign governments and institutions		0			0			0			0			0	

### Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	-19.26	-1.19	20	62.94	10.27	87	0.41	-2.40	61	6.83	22.48	56	25.85	7.24	75
Total selected assets	-19.26	3.19	18	62.94	5.10	88	0.41	2.04	51	6.83	12.40	62	25.85	3.24	81
Deposits	-58.05	9.07	3	52.92	10.22	86	-33.57	3.46	23	81	10.36	93	-51.45	5	16

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.37	0.30	0.33	0.23	0.03

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	655,507	355,842	996,456	1,220,227	1,717,272	84.21	205.67
Dividends .....	600,000	300,000	900,000	1,130,000	1,650,000	100.00	242.86
Interest .....	17,539	22,446	42,014	48,391	45,853	-21.86	-40.92
Management and service fees .....	37,968	33,396	54,442	41,836	21,419	13.69	288.82
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	699	20,223	44,055	11,785	6,993	-96.54	
Dividends .....	0	17,606	39,918	8,341	5,308	-100.00	
Interest .....	699	2,617	4,137	3,444	1,685	-73.29	
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	656,206	376,065	1,040,511	1,232,012	1,724,265	74.49	205.99
Securities gains (losses) .....	0	0	0	0	335		
Other operating income .....	2,530	572	1,114	996	978	342.31	150.74
Total operating income .....	658,736	376,637	1,041,625	1,233,008	1,725,578	74.90	205.73
<b>Operating Expenses</b>							
Personnel expenses .....	19,532	11,627	27,286	35,032	25,334	67.99	10.38
Interest expense .....	62,138	54,936	119,781	86,834	88,923	13.11	22.39
Other expenses .....	15,654	13,549	30,049	27,230	22,317	15.54	99.67
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	97,324	80,112	177,116	149,096	136,574	21.48	27.55
Income (loss) before taxes .....	561,412	296,555	864,539	1,083,912	1,589,004	89.31	303.44
Applicable income taxes (credit) .....	-9,233	-3,930	-15,622	-9,613	-12,688		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	570,645	300,485	880,161	1,093,525	1,601,692	89.91	273.37
Equity in undistributed income of subsidiaries .....	688,787	-13,530	177,291	697,013	119,778		119.66
Bank subsidiaries .....	658,779	-17,299	169,832	681,765	108,918		110.88
Nonbank subsidiaries .....	30,008	3,769	7,459	15,248	10,860	696.18	2456.05
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	1,259,432	286,955	1,057,452	1,790,538	1,721,470	338.90	170.03
<b>Memoranda</b>							
Bank net income .....	1,258,779	282,701	1,069,832	1,811,765	1,758,918	345.27	158.27
Nonbank net income .....	30,008	21,375	47,377	23,589	16,168	40.39	2456.05
Subsidiary holding companys' net income .....	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	23,646,576	88.27	23,266,020	88.92	23,312,138	88.46	23,118,498	21,747,261	1.64	7.00
Common and preferred stock .....	22,498,327	83.98	22,127,369	84.57	22,163,855	84.10	21,972,511	20,589,705	1.68	10.18
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	1,125,000	4.20	1,125,000	4.30	1,125,000	4.27	1,125,000	1,125,000	0.00	-31.61
Other receivables .....	23,249	0.09	13,651	0.05	23,283	0.09	20,987	32,556	70.31	-35.99
Investment in nonbank subsidiaries .....	311,018	1.16	277,343	1.06	211,143	0.80	219,254	153,308	12.14	515.55
Common and preferred stock .....	136,013	0.51	102,311	0.39	106,001	0.40	98,542	83,294	32.94	224.09
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	175,000	0.65	175,000	0.67	105,000	0.40	120,000	70,000	0.00	2087.50
Other receivables .....	5	0	32	0	142	0	712	14	-84.38	-99.11
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	2,672,922	9.98	2,482,790	9.49	2,679,779	10.17	1,417,514	961,454	7.66	433.85
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	595	0	639	0	558	0	653	547	-6.89	1.54
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	158,997	0.59	138,120	0.53	151,040	0.57	127,418	116,488	15.12	-8.38
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	26,790,108	100.00	26,164,912	100.00	26,354,658	100.00	24,883,337	22,979,058	2.39	17.37
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	1,539,798	5.75	1,887,905	7.22	1,888,797	7.17	845,612	348,885	-18.44	
Subordinated notes and debentures .....	1,554,826	5.80	1,639,660	6.27	1,551,935	5.89	1,639,288	1,638,546	-5.17	-37.82
Other liabilities .....	497,065	1.86	219,095	0.84	240,630	0.91	197,068	175,116	126.87	404.18
Balance due to subsidiaries and related institutions .....	0	0	0	0	131	0	0	0		
Total liabilities .....	3,591,689	13.41	3,746,660	14.32	3,681,493	13.97	2,681,968	2,162,547	-4.14	38.18
Equity Capital .....	23,198,419	86.59	22,418,252	85.68	22,673,165	86.03	22,201,369	20,816,511	3.48	14.69
Perpetual preferred stock (income surplus) .....	2,013,874	7.52	1,964,870	7.51	1,965,049	7.46	1,569,788	839,563	2.49	714.98
Common stock .....	5,710	0.02	5,695	0.02	5,699	0.02	5,682	5,668	0.26	1.17
Common surplus .....	18,964,385	70.79	18,907,596	72.26	18,939,664	71.86	18,890,593	18,815,088	0.30	1.22
Retained earnings .....	7,313,965	27.30	6,068,318	23.19	6,444,987	24.45	6,498,131	5,385,159	20.53	224.19
Accumulated other comprehensive income .....	-381,167	-1.42	95,121	0.36	-58,886	-0.22	-409,477	-1,095,619		
Other equity capital components .....	-4,718,348	-17.61	-4,623,348	-17.67	-4,623,348	-17.54	-4,353,348	-3,133,348		
Total liabilities and equity capital .....	26,790,108	100.00	26,164,912	100.00	26,354,658	100.00	24,883,337	22,979,058	2.39	17.37
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	11.09	12.64	43	2.61	4.33	24	4.76	7.29	24	8.32	9.68	27	8.55	10.40	27
Bank net income / Average equity investment in banks	11.31	12.37	44	2.57	4.55	24	4.85	7.45	22	8.49	10.51	28	8.61	11.19	25
Nonbank net income / Average equity investment in nonbanks	49.31	13.40	90	41.68	7.01	93	46.26	9.75	94	26	7.89	88	20.46	7.10	85
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	99.95	96.24	35	98.52	91.35	25	101.17	88.16	39	101.19	82.22	41	102.18	82.56	48
Nonbank net income / Parent net income	2.38	3.10	70	7.45	6.35	78	4.48	3.59	75	1.32	5.93	61	0.94	3.78	56
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	15.48	16.87	60	16.71	20.37	63	16.24	20.06	61	12.08	20.43	54	10.39	20.88	47
Total debt / Equity capital	13.34	11.60	69	15.74	14.50	69	15.18	14.41	69	11.19	14.31	62	9.55	14.69	57
Total debt + notes payable to subs that issued TPS / Equity capital	13.34	13.82	57	15.74	16.78	65	15.18	16.67	63	11.19	16.36	57	9.55	17.10	48
Total debt + Loans guaranteed for affiliate / Equity capital	13.34	11.69	68	15.74	14.81	69	15.18	14.68	69	11.19	14.56	61	9.55	15.14	56
Total debt / Equity capital – excess over fair value	13.34	11.71	69	15.74	14.64	68	15.18	14.52	68	11.19	14.51	62	9.55	14.81	57
Long-term debt / Equity capital	13.34	11.05	69	15.74	13.39	69	15.18	13.56	69	11.19	13.04	62	9.55	13.37	58
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	59.60	39.10	67	47.40	29.33	67	46.85	34.67	58	20.27	28.44	45	13.77	28.63	36
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	97.57	103.07	18	99.16	103.11	21	98.22	102.81	22	99.41	103.22	25	99.31	103.10	26
Total investment in subs / Equity capital	103.27	108.26	45	105.02	110.49	50	103.75	110.16	43	105.12	111.07	47	105.21	112.48	47
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.22	0.25	18	-0.33	0.67	18	-0.38	0.47	19	-0.07	0.36	24	-0.08	0.35	26
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	137.84	138.64	56	81.87	143.95	22	111.08	136.59	41	148.47	177.68	44	273.22	162.34	89
Cash from ops + noncash items + op expense / Op expense + dividend	148.42	130.64	62	91.63	154.33	28	119.29	147.24	42	162.56	190.27	45	289.62	174.91	88
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.71	103.17	52	331.10	148.07	84	232.26	134.08	86	155.12	116.34	79	141.82	103.19	84
Pretax operating income + interest expense / Interest expense	1,003.49	1,479.01	50	639.82	2,733.67	38	821.77	2,016.32	42	1,348.26	1,968.54	53	1,886.94	2,898.75	69
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,003.49	1,667.11	48	639.82	1,374.36	40	821.77	1,539.23	45	1,348.26	1,632.83	56	1,886.94	1,369.37	71
Dividends + interest from subsidiaries / Interest expense + dividends	136.60	153.06	49	77.71	169.52	21	109.61	150.43	33	153.44	210.80	36	289.11	188.90	82
Fees + other income from subsidiaries / Salary + other expenses	107.91	12.78	98	132.65	15.95	97	94.95	13.95	96	67.19	16.52	83	44.95	16.08	78
Net income / Current part of long-term debt + preferred dividends (X)	22.54	41.77	47	5.79	27.95	30	9.82	35.64	30	24.54	57.11	54	60.14	33.93	84
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	8.91	3.64	84	9.34	3.69	80	10.04	3.85	83	5.62	2.64	76	4.17	2.61	64
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.20	1.79	56	0.17	2.90	55	0.14	2.66	53	0.16	5.62	47	0.11	5.50	42
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

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## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	68.42	78.46	47	128.46	73.92	86	88.60	81.10	62	62.99	57.84	63	31.22	57.26	23
Dividends declared / Net income.....	31	25.30	62	134.52	60.26	90	73.75	42.29	90	38.47	33.08	57	29.05	27.33	48
Net income – dividends / Average equity.....	7.65	9.64	39	-0.90	1.15	25	1.25	4.14	17	5.12	6.46	30	6.07	7.33	34
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	153.67	139.49	61	77.72	166.94	29	115.41	132.17	45	164.05	178.13	47	329.95	157.73	85
Dividends from nonbank subsidiaries.....	0	3.97	27	4.56	3.69	81	5.12	3.41	77	1.21	7.53	58	1.06	7.13	65
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	153.67	193.08	51	82.28	205.70	20	120.53	174.85	34	165.26	260.40	35	331.01	215.26	80
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	47.67	36.56	63	106.12	82.59	66	84.13	60.28	72	62.37	66.55	41	93.81	60.71	85
Interest income from bank subsidiaries.....	1.39	0.11	95	7.94	0.58	95	3.93	0.36	94	2.67	0.54	88	2.61	0.52	89
Management and service fees from bank subsidiaries.....	3.02	0.90	82	11.81	3.18	84	5.09	1.47	82	2.31	1.55	78	1.22	1.88	76
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	52.07	38.35	64	125.87	98.26	69	93.14	62.88	76	67.35	69.36	43	97.63	63.43	81
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	0	54.17	18	82.37	52.25	69	84.26	56.39	61	35.36	82.95	42	32.83	51.40	50
Interest income from nonbank subsidiaries.....	2.33	2.35	77	12.24	7.62	76	8.73	7.38	78	14.60	20.25	71	10.42	18.56	67
Management and service fees from nonbank subsidiaries.....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries.....	2.33	76.16	21	94.61	78.35	60	92.99	79.84	59	49.96	150.41	29	43.25	99.33	35
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	91.08	67.82	46	79.65	66.84	36	86.40	69.76	40	91.65	67.32	46	95.62	65.18	61
Interest income from bank subsidiaries.....	2.66	0.39	91	5.96	1.06	91	4.03	0.63	90	3.92	0.80	88	2.66	0.92	82
Management and service fees from bank subsidiaries.....	5.76	2.08	82	8.87	2.32	83	5.23	1.87	81	3.39	1.81	80	1.24	2.01	76
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	99.51	81.78	64	94.48	81.90	37	95.66	82.20	40	98.96	78.80	61	99.52	74.20	70
Dividends from nonbank subsidiaries.....	0	2.67	26	4.67	2.05	81	3.83	1.95	81	0.68	2.65	59	0.31	2.57	62
Interest income from nonbank subsidiaries.....	0.11	0.35	83	0.69	1.11	81	0.40	0.73	81	0.28	1.19	74	0.10	2.32	66
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	0.11	6.48	50	5.37	6.25	74	4.23	4.70	74	0.96	7.29	51	0.41	7.64	51
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt.....	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12